

# Exhibit I

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

IN RE:	Case No. 14-22147 (RDD)
	.
ORRIN S. ANDERSON,	Chapter 7
	.
Debtor.	.
. . . . .	.
ORRIN S. ANDERSON,	Adv. Proc. 15-08214 (RDD)
	.
Plaintiff,	.
v.	300 Quarropas Street
	White Plains, NY 10601
CREDIT ONE BANK, N.A., et al,	.
	Monday, June 15, 2015
Defendants.	11:15 a.m.
. . . . .	.

TRANSCRIPT OF ADVERSARY PROCEEDING: 15-08241-RDD  
ANDERSON V. CREDIT ONE BANK, N.A. ET AL  
MOTION FOR STAY PENDING APPEAL FILED BY MICHAEL D. SLODOV  
ON BEHALF OF CREDIT ONE BANK, N.A. (RELATED DOCUMENT 18) [21];  
ADVERSARY PROCEEDING: 15-08241-RDD  
ANDERSON V. CREDIT ONE BANK, N.A. ET AL  
DISCOVERY CONFERENCE RE: MOTION FOR PROTECTIVE ORDER  
**BEFORE THE HONORABLE ROBERT D. DRAIN**  
**UNITED STATES BANKRUPTCY COURT JUDGE**

APPEARANCES:

For the Plaintiff: Charles Juntikka & Associates, LLP  
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## APPEARANCES CONTINUED

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1 discovery. I ruled on that issue.

2 MR. SLODOV: Well, I can explain --

3 THE COURT: I've ruled on that issue. That's why you  
4 have rulings, so you can move on. You lost on the motion to  
5 dismiss on standing grounds.

6 MR. SLODOV: Your Honor, would you like me to  
7 explain?

8 THE COURT: Yes. I would like to hear that, and I'd  
9 like to hear why you're still arguing that this is correct  
10 credit reporting as a basis for withholding discovery. I'm  
11 shocked by that.

12 MR. SLODOV: Your Honor, we -- let me walk through  
13 this. With respect to the scope of inquiry, if plaintiff asks  
14 for a 30(b)(6) representative to appear to testify as to where  
15 their servers are located, which I think is one of the  
16 deposition topics that they were interested in inquiring on, it  
17 would depend on, you know, what the composition of their -- you  
18 know, their data record-keeping systems are and how their  
19 architecture is structured. The answer to the question would  
20 depend on the timeframe, right? So if Credit One is required  
21 to produce a witness to answer questions regarding the  
22 architecture of their record-keeping system from -- you know,  
23 from 1998 to the present, it's going to vary in terms of what  
24 preparations are necessary --

25 THE COURT: You're not answering my question, all

1 right? And we might as well deal with this question now as  
2 opposed to a call that will happen two weeks from now. I'm  
3 going to read the response and ask you if you're still pursuing  
4 that, and then we'll cover why.

5 "Credit One further objects to the class period  
6 defined in the complaint because plaintiff did not  
7 obtain a discharge until May 2014. The injury about  
8 which he complains did not arise until after  
9 obtaining his discharge, and plaintiff lacks standing  
10 to pursue a claim for events prior to his discharge."  
11 May as well combine this with the next one, too:

12 "Credit One further objects to the class period  
13 defined in the complaint because plaintiff was not  
14 party to any other order of discharge and lacks  
15 standing to enforce an injunction entered in favor of  
16 any other person and against Credit One."

17 I denied your motion to dismiss on both of those  
18 points, right? So are you still pursuing this? Are you really  
19 going to withhold documents on this basis, standing?

20 MR. SLODOV: Your Honor, for the purposes of  
21 preserving an issue for appeal --

22 THE COURT: This is not appeal.

23 MR. SLODOV: -- we have to restate --

24 THE COURT: You're withhold -- let me -- this is my  
25 question.

1 MR. SLODOV: No, I didn't withhold anything.

2 THE COURT: Are you going to withhold documents on  
3 this basis?

4 MR. SLODOV: Your Honor, we will not withhold  
5 anything if you order us to produce it.

6 THE COURT: But you were actually thinking of doing  
7 it?

8 MR. SLODOV: No, Your Honor. We're --

9 THE COURT: Jesus.

10 MR. SLODOV: -- asserting an objection, Your Honor.

11 THE COURT: Uh-huh, right.

12 MR. SLODOV: And --

13 THE COURT: Which you think was meritorious as well  
14 as the time-barred point --

15 MR. SLODOV: -- I do actually believe --

16 THE COURT: -- and as well as the point that --

17 MR. SLODOV: Yes, Your Honor.

18 THE COURT: I -- you know, it's just -- I think I'm  
19 going to have to see you in person next time you appear in  
20 front of me. I've accommodated you appearing by phone, but I  
21 want to see the person that's making these arguments in the  
22 future.

23 MR. SLODOV: I'll be happy to come, Your Honor.

24 THE COURT: All right. There will be no -- no, let  
25 me be absolutely clear on this. This is in capital letters,

1 N-O, withholding of documents on the basis of a position that's  
2 contrary to any ruling I have given in this case that permits  
3 this case to go forward. You are on notice right now that if  
4 you do that, you'll be subject to Rule 11. The arrogance is  
5 outrageous.

6 Now, as far as any other discovery, since there have  
7 been no document demands, I really don't know how much further  
8 we could go. Since you started so far behind the eight ball, I  
9 -- you should just take from my tone that you need to be  
10 reasonable on this going forward. And it is crystal clear that  
11 Credit One's practices and policies dealing with the sale of  
12 debt that's subsequently discharged and credit reporting are  
13 front and center in this discovery, and so therefore objecting  
14 to a topic dealing with credit reporting and the sale of debts  
15 is just again getting this off on the wrong foot.

16 You know, you should talk about what it is that, if  
17 anything, is added by getting into other collection activities,  
18 which I agree might well be irrelevant or unduly burdensome,  
19 but that's something you should discuss. But when you list,  
20 among other things that you think are irrelevant, quote,  
21 "Communications with buyers of consumer debt regarding your,"  
22 the buyer's, "practices reporting bankruptcy discharges to  
23 credit reporting agencies," as irrelevant, I think you can  
24 imagine why I am extremely skeptical of how Credit One intends  
25 to engage in discovery in this case. There could be nothing